

# **ATTACHMENT**

**6**

Date: 10/18/2022

To: LoanCare LCC; Di-Tech Financial LLC; Homebridge Financial Services, Inc.

From: Peter C. Bell and Edna M Bell

8 Harrison Place

Manchester Township, NJ 08759

Re: Error Resolution Notice under 12 C.F.R. §1024.35

Mortgage Loan Number: 18-23437- MBK

I am writing to request correction of the error(s) described below in regard to the mortgage on my property at: 8 Harrison Place, Manchester Township, NJ 08759.

Payment and Escrow Errors, Fee Errors, Interest Error, Current Mortgage Errors:

- Your Company(ies) rejected refunding the \$6000.00 dollar escrow due us in 2017 (See Attached)
- Each year subsequent to 2017 your company(ies) have decreased the surplus escrow due on my account.
- Your Company(ies) have misapplied Trustee Funds received
- Your Company(ies) have erroneously and negligently misapplied regular monthly mortgage payments and added late fees, interest, etc.
- Your Company(ies) have erroneously and negatively affected my credit report from the major Credit Union(s) due to error mistakes on my mortgage account

I am also requesting that the Bankruptcy Court review our dispute allegations with the Company(ies) involved in misappropriation of our Escrow Fund(s); inappropriate accounting practices that have led to erroneous Late Payment Fees, Fees, Inaccurate Interest Applications, etc.

This action is taken in order to come to or arrive at an amiable resolution as we continue our bankruptcy and current mortgage account

CMRRR/70080500000137411256

Date: 1/12/13

To: LoanCare, LLC  
ATTN: The Office of the Customer  
P.O. Box 8068  
Virginia Beach, VA 23450

From: Peter C. Bell  
8 Harrison Place  
Manchester Twp., NJ 08759  
Loan No.: 0036127777

Re: Information request under Regulation X § 1024.36

Dear Sir or Madam:

LoanCare, LLC, is the servicer of my mortgage loan at the above address. This correspondence is intended to be a "qualified written request" pursuant to the Real Estate Settlement and Procedures Act (section 2605(e)) and more specifically an Information Request under Regulation X § 1024.36.

I am requesting that you forward to me copies of the following documents/information:

- A complete payment history which lists the dates and amounts of all the payments I have made on the loan to date, and shows how each payment was applied or credited (whether to principal, interest, escrow, suspense, or some other treatment);
- Copies of all monthly Mortgage Statements that have been generated regarding my account since July 1, 2018;
- Copies of any escrow statements and notices of a shortage, deficiency or surplus sent to me since July 1, 2018;
- Any notes created by servicer personnel reflecting communications with me about my mortgage loan account.

Thank you for taking the time to acknowledge and answer this request as required by the Real Estate Settlement and Procedures Act (section 2605(e)).

Respectfully, Peter C. Bell

*Peter C. Bell*